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THE STRAIGHT ROAD

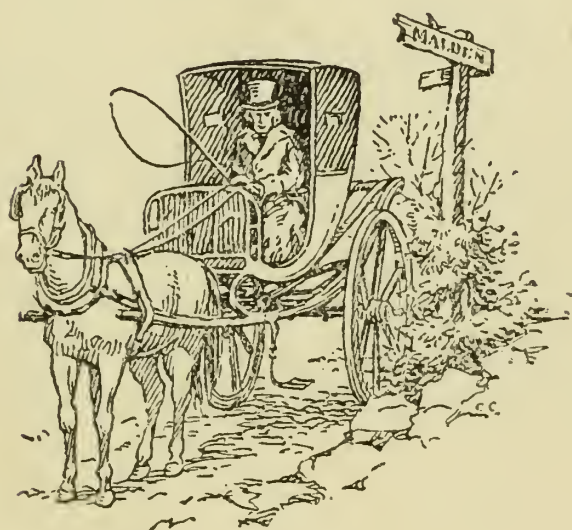
Wm. A. Taylor

THE STRAIGHT ROAD

A SHORT ACCOUNT OF THE
NEWBURYPORT TURNPIKE

AND EARLY DAYS IN
EVERETT
MASSACHUSETTS

COMPILED BY GEORGE A. KYLE



PUBLISHED BY THE
EVERETT NATIONAL BANK

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THE EVERETT NATIONAL BANK

ACKNOWLEDGMENT

THE ACCOUNT of this important highway and its relation to the city of Everett as herein set down would have been much more difficult, if not quite impossible, without recourse to the following sources of information for which grateful appreciation is here expressed: *Everett Souvenir*, An Historical Sketch, by Dudley P. Bailey; *Reminiscences of South Malden in 1835*, by Francis B. Wallis; *The History of Malden*, by Deloraine Pendre Corey; *The Bi-Centennial Book of Malden*; *Memorial of the Celebration of the Two Hundred and Fiftieth Anniversary of the Incorporation of the Town of Malden*; *Echoes from Mystic Side*, Anon.; *The Turnpikes of New England*, by Frederic J. Wood; *Milestone Memorials Along the Newburyport Turnpike*, by Nathan Mortimer Hawkes in the 1913 Register of the Lynn Historical Society; *The Newburyport and Boston Turnpike*, in the Historical Collections of the Topsfield Historical Society, by H. Follansbee Long; *Stage Coach and Tavern Days*, by Alice Morse Earle.

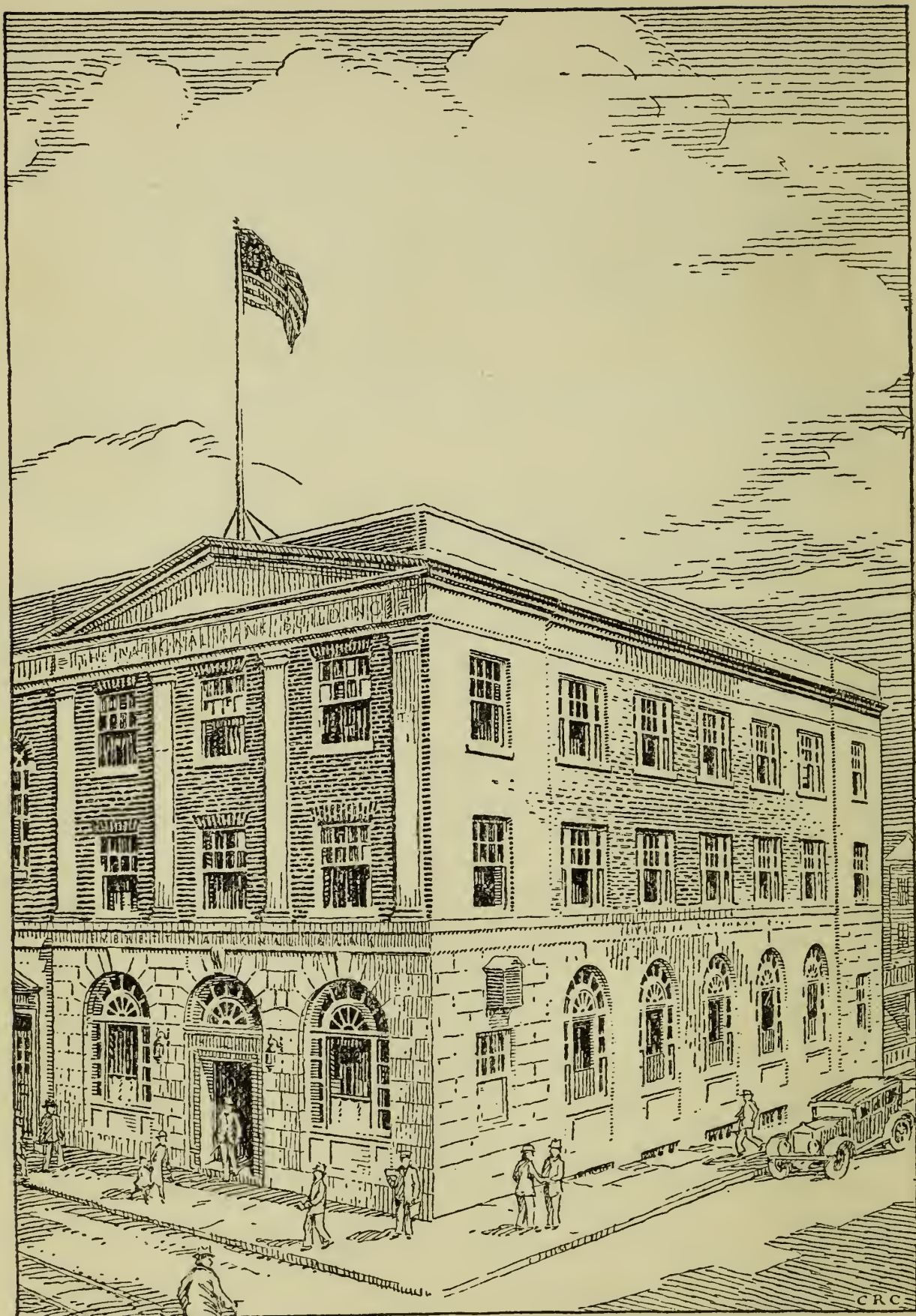
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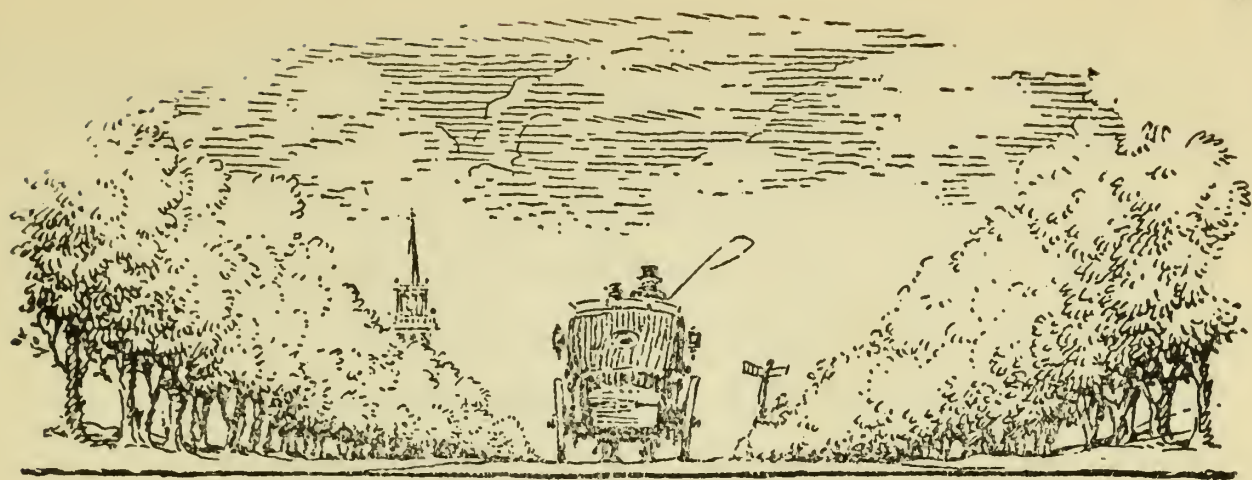
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THE EVERETT NATIONAL BANK BUILDING



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EARLY ROADS

BUILD the road straight; South 24° West, and follow that course as directly as possible to Chelsea Bridge, were the instructions given the engineers who built the Newburyport Turnpike. The order was obeyed, and for one hundred and twenty-two years this road has served the people of North-Eastern Massachusetts from the Merrimac to the Mystic.

The history of the human race has marched on roads. The Romans, centuries ago, learnt that roads meant power, expansion and preservation. In later years roads have come to mean more of real prosperity and happiness. The American pioneers dreamt of roads, then fought their way with heart-breaking labor through the forests often giving their lives that their dream might come true. Someone has said that "civilization is transportation," indeed without

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means for freedom of movement, exchange of goods and thoughts, life would be a stale thing.

In the earliest New England days the roads, such as they were, were developed from ancient Indian paths. As communities increased in population and importance, "ways" were constructed between them. In Everett, then a part of Mystic Side which later became Malden, "it is probable that the oldest road is that which led to the Penny Ferry,¹ now Bow Street. In 1796 a county road was laid out, three rods wide, from Main Street to what is now Everett Square, and then northerly in nearly a straight line over Belmont and Corbett Hills, (now known as the first and second Broadway Hills) through the swamp, then turning easterly to Linden. A portion of this road is now known as Lynn Street, a part as School Street, and for about a mile between these two it was mostly within the limits of what afterwards became the Newburyport Turnpike.

"The road to Wormwood (Beacham's) Point, now known as Beacham Street, was laid out in 1681; Shute Street as a town way in 1695. Chelsea Street, formerly extending through Norwood, Bucknam and Locust Streets to Main Street, was laid out in 1653. Ferry Street is an old road, once known as the County

¹ The Penny Ferry was where Malden Bridge now crosses the Mystic River. In 1640 the inhabitants of Charlestown voted, that Philip Drinker should keep "a ferry at the Neck of Land with a sufficient boat."

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Road to Winnisimmet. Elm Street, Nichols Lane, now a part of Nichols Street, and Paine's Lane, now a part of Chelsea Street, are also old roads."

For many years the Mystic and Charles Rivers were serious obstacles to progress for the people of Malden, because they made transportation to Boston difficult and expensive. Until bridges were built, the only way by vehicle was a long, circuitous route through Medford, Cambridge, Brookline, and Roxbury. The building of the Malden Bridge, which was opened to the public in September, 1787, proved a great benefit. So important was the occasion that it was celebrated by a parade and the discharging of cannon.

This bridge was built by private capital, and for seventy-two years was owned and operated by the Malden Bridge Corporation as a toll bridge. Though this bridge was appreciated, the payment of tolls was a heavy tax, the round trip from Malden to Boston costing forty-seven cents, which was a considerable sum in the days when men worked from "sun to sun" for one dollar or less.

Soon after the close of the American Revolution commerce made rapid strides in Massachusetts, and better means of communication became imperative. As the towns were not able to expend the amounts necessary to build roads, and the cost was greater than any individuals cared to assume, a corporation



Prince Nelson & Co.

RESPECTFULLY INFORM THE PUBLIC

That they have put in complete repair that well known
TAVERN, Formerly kept by M^r DWENPORT.

SIGN OF

JAMES WOLFE ESQ.^R

State Street,

NEWBURYPORT.

Where those who favour them with their custom
shall experience every convenience and
attention which they can command.

HAND BILL OF WOLFE TAVERN ON STATE STREET, NEWBURYPORT

Courtesy of The Macmillan Company, "Stage Coach and Tavern Days,"

Alice Morse Earle, copyright 1900.

for each enterprise was created to build the ways called "turnpikes."¹

Enthusiasm ran high during the ten years following the incorporation of the first turnpike in 1796. During this period forty-two companies were empowered to build roads in Massachusetts, or in Maine, then a part of the State. The ease of communication these roads offered over the old "town ways" was such an improvement that the people not only willingly paid toll, but in many instances gave grants of land and used their influence to have the United States mail carried over them. Many of these roads proved to be poor financial investments and much credit is due the promoters for a large degree of public spirit, or, as someone has said, "a misplaced confidence in the soundness of their investments."

THE NEWBURYPORT TURNPIKE

The charter authorizing the building of the Newburyport Turnpike, which crosses the entire length of Everett from the Malden line on the northeast to

¹ "Turnpike, a pike or pointed bar or stake which turns or revolves, hence the name given to a form of barrier consisting of three or more horizontal bars, with one end sharpened, revolving on a pivot. Such barriers were used across roads, and, when tolls were exacted from passengers along highways to raise the money for the upkeep of the roads, the name, though not the form, was given both to the toll-gates set up at different places where the tolls were collected, and to the highways repaired under the system." — *The Encyclopedia Britannica*.



THE STRAIGHT ROAD



THE VAN VOORHIS MANSION

Situated on what was known as Wormwood and later Beacham's Point on the Mystic River

the Boston line on the southwest, was signed by Governor Caleb Strong on March 8, 1803.¹ The usual

¹ Eventually the road reached Malden Bridge by authority of a Special Act of the Legislature, passed March 9, 1805, entitled: "An Act in Addition to an Act entitled An Act for Incorporating Certain Persons for the purpose of making a Turnpike Road from Newburyport to Chelsea Bridge.

"Whereas the turnpike from Newburyport can be made with much less expense from Jenkins Corner, so-called, in Malden, to Malden Bridge, than from the same corner to Chelsea Bridge, and be as useful to the public; therefore

"Be it enacted by the Senate and House of Representatives, in General Court Assembled, and by the authority of the same, That

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reason set forth in the petitions for authority to build turnpikes was the great expense of keeping ordinary roads in good repair, and the relief it would be to taxation if those who wished better roads should themselves pay the cost of building and maintaining them. But Micajah Sawyer, William Coombs, Nicholas Pike, Arnold Welles, William Bartlett, John Pettin-gill, William Smith, John Codman and James Prince in their petition to the Great and General Court for permission to build the Newburyport Turnpike based their claim "on the advantage of connecting our town with the capital of the state by an 'air line'."

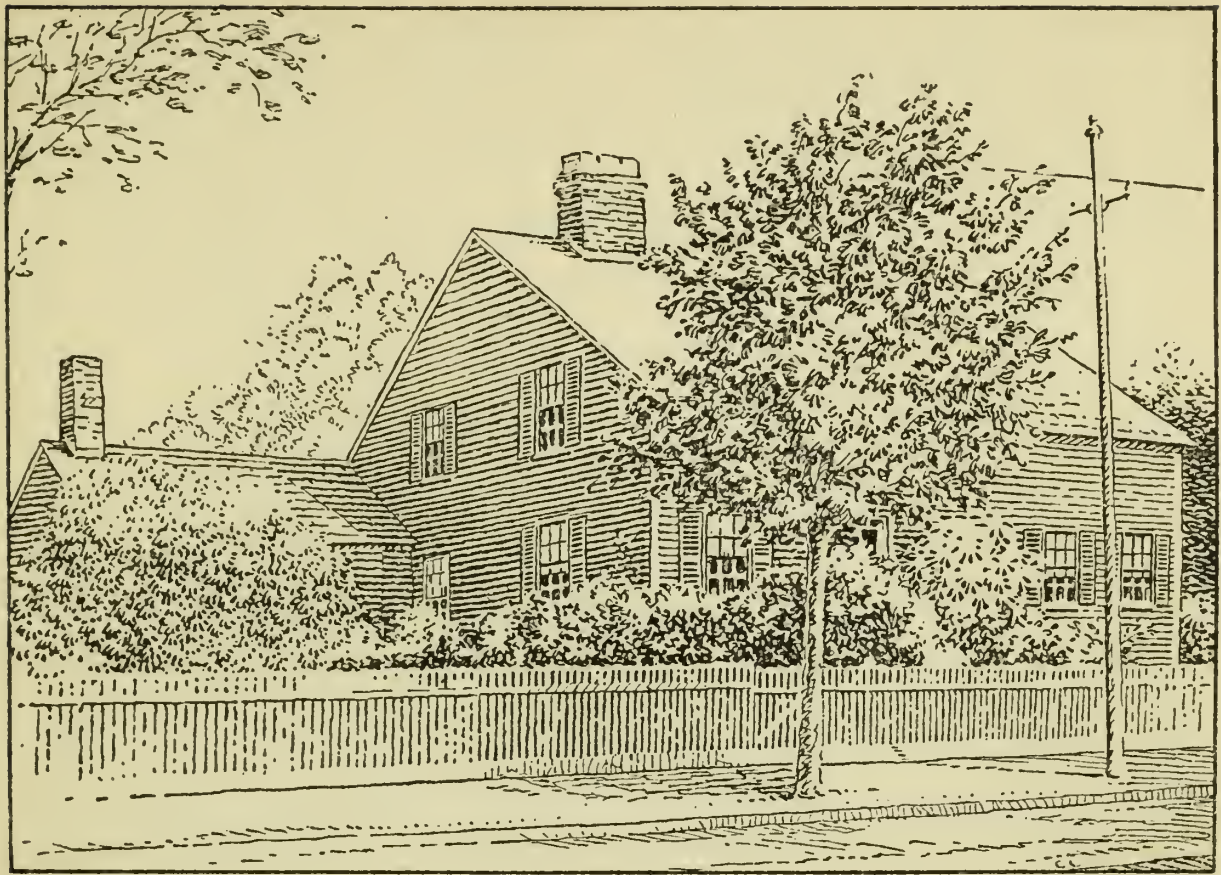
These men were proud of their own town as they had good reason to be, and they had the courage to say so. Of course there were critics; they said that a better plan was to build the road from Newburyport to Salem there connecting with the Salem Turnpike which was chartered about the same time and finished before the Newburyport Turnpike. But the original plan was adhered to.

The directors of the road met and organized in

The Newburyport Turnpike Corporation have liberty to make their turnpike from Jenkins Corner aforesaid, to Malden Bridge, and shall not be obliged to make the same to Chelsea Bridge; anything in the Act to which this is an addition to the contrary notwithstanding.

"And the said Corporation shall be subject to the same duties, and be entitled to the same privileges relative to the said turnpike so to be made to Malden Bridge, as they would be subject and entitled to had the said turnpike been made to Chelsea Bridge."

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THE PICKERING HOUSE

The Frederick E. Parlin Memorial Library now stands on
the site of this house

April, 1803. During the following summer, with their engineers, they traversed on foot three times the entire distance that the road was to cover. "Rocky heights, bogs, briers, thickets, and all the unpleasant obstacles of an unfrequented tract of country, rendered these pedestrian journeys slow and fatiguing."

Work on the turnpike was begun at the head of State Street in Newburyport on August 23, 1803. The building of the roadbed was generally given to contractors, who, in many cases, hired men from each locality for the work in their vicinity, and often these

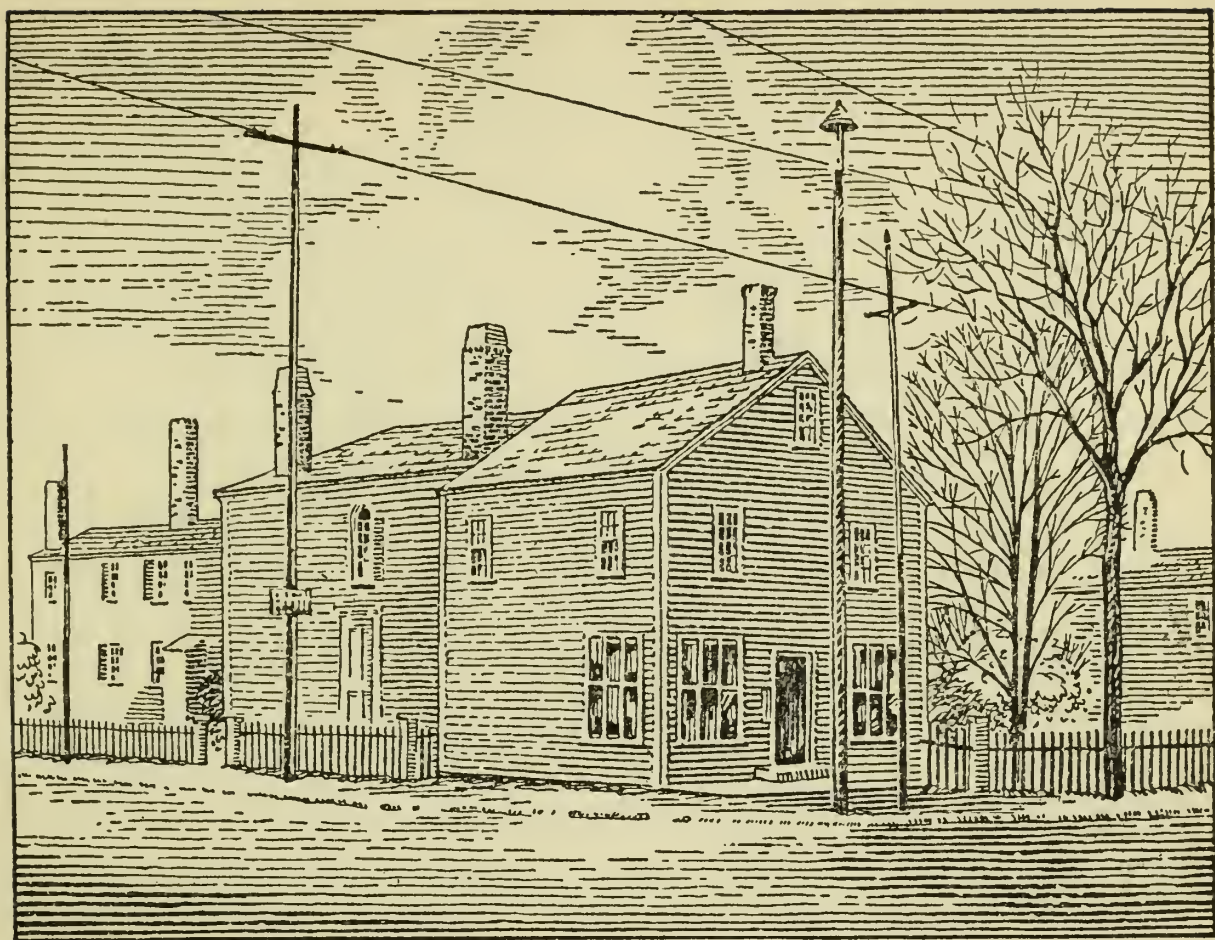
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men furnished their own wheelbarrow, cart or pick and shovel. The grade was not to exceed one foot in twenty and the road was to be covered with gravel ten inches deep. One section of three and one-half miles was built for eight thousand dollars and a hogs-head of rum. On another section each worker was to receive one dollar a day and board and half a pint of West India rum. Men not working under contract received for ditching one dollar and a quarter a day; a laborer with pick and shovel received five or six shillings, and one dollar and fifty-seven cents was paid for a man, cart and oxen.

At one place near Newburyport the road was made twenty feet high and twenty-five rods long, far above the mud of a swamp. At the end of the last day's labor on this part of the road the workmen looked with a sigh of relief on the finished roadbed. On the following morning, much to their surprise, in place of the great embankment was an enormous hole. The slippery mud of the swamp had allowed the heavy mass to settle. But the accident turned out well, for the big hole furnished a place for the vast amount of earth and rock removed from neighboring hills which otherwise would have been difficult to dispose of, finally making a solid foundation for the road across the swamp.

Work was continued until November, 1803, four miles of road having been built during this time. In

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OAKES CORNER

The First Post Office in South Malden was in the Union Store on this corner

the spring of 1804 it was decided to push the work rapidly and five hundred men with oxen and horses were employed. The most difficult and expensive part of the road was that from Peabody's Mills to Malden.

In this section, nine hills were cut down varying depths from twelve to twenty-five feet. Eighteen causeways from four to twenty-five feet in height were required to fill up the deep depressions in the roadbed. Accidents were frequent during the build-

THE STRAIGHT ROAD

ing of this section, several being reported during July of that year, in the *Salem Gazette*.

At the close of 1804, the turnpike was completed to the Malden Road, and early in the next year the work was extended to a mass of rock in Malden called with good reason, as the turnpike builders thought, "Tophet Ledge." In the *Salem Gazette* of December, 1804, and the *Columbian Sentinel* of January 2, 1805, the following notice appeared:

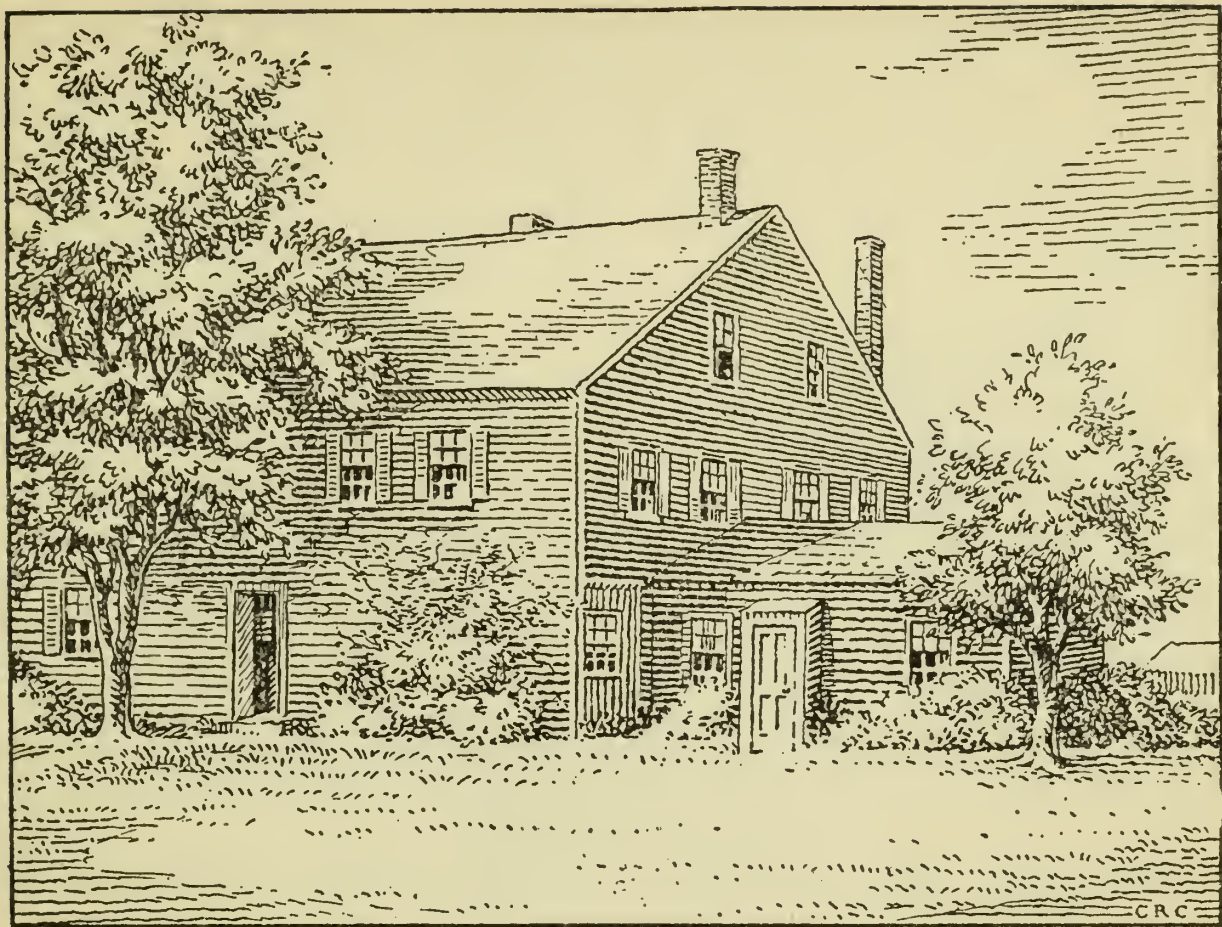
"NEWBURYPORT TURNPIKE CORPORATION

"The Directors of the Newburyport Turnpike Corporation, at their meeting on the 24th inst. Voted, that the following statement concerning the progress of the Turnpike-road be communicated through the medium of an advertisement, viz.

"That there is already made twenty-five miles of the Turnpike-road; that bridges over six rivers are built; that, in some instances, hills have been reduced twenty-five feet; that two Houses for Entertainment¹ are erected, one of which is now open for the reception of travellers; and that it is their opinion that the whole route of twenty-six miles (from Newburyport to Malden Road) will be opened early in the spring."

¹ The hotel at Topsfield was considered the best tavern on the "Eastern" roads, and the one at Lynnfield was a "roomy house and well situated" and was expected to attract large numbers of people from Boston and Salem especially during the summer months.

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THE JOHN LEWIS HOUSE

Near the present site of the Odd Fellows Building

The road was opened for public travel on February 11, 1805.

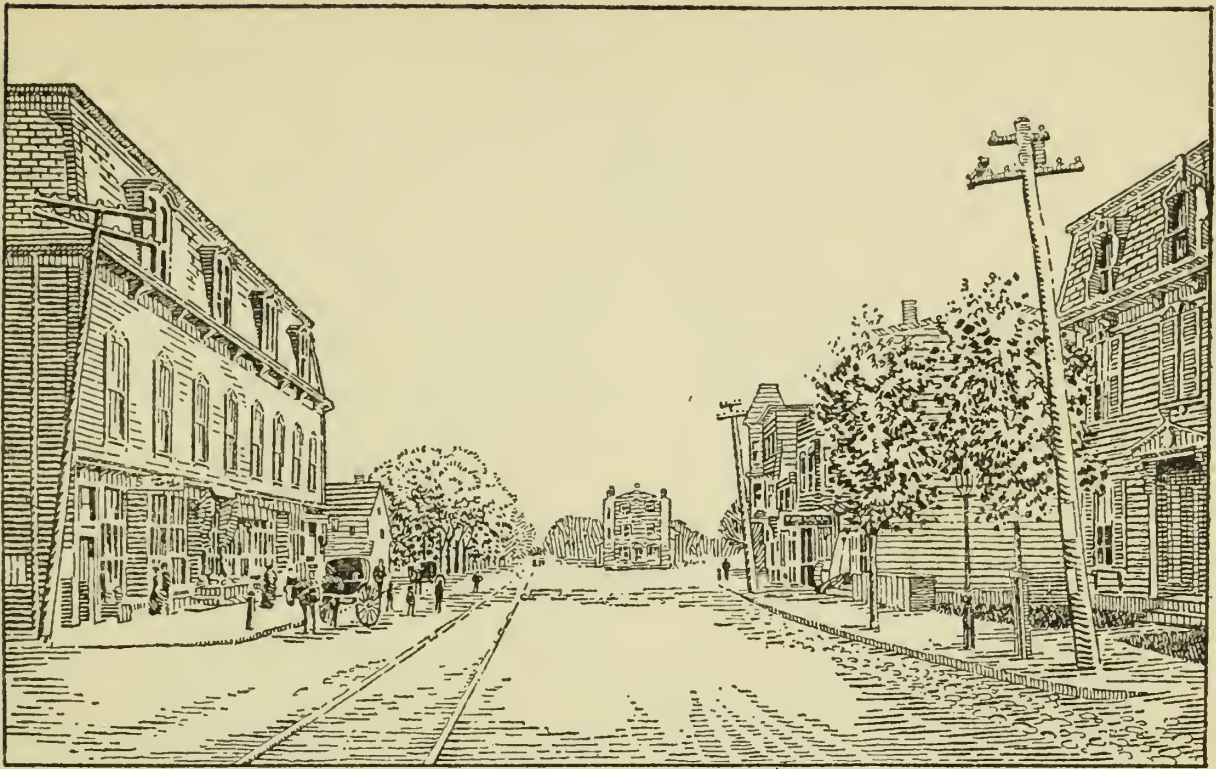
The change of the southern terminus of the Newburyport Turnpike from Chelsea Bridge to Malden Bridge has been referred to. A petition was made in Middlesex County for location through Melrose and Malden in November, 1803, but the committee to which it was referred did not report with location and award for damages until two years later. The amount awarded for land was \$2,306.58, part of which was

taken from what is now Everett Square. The portion of the turnpike in South Malden was constructed in 1805-6, and included in part the location of the county road laid out in 1796 to East Malden, now Linden.

FINANCING THE TURNPIKE

The stock of the corporation consisted of one thousand shares. Five hundred and ninety-eight shares were held in Boston, and two hundred and ten in Newburyport; Gloucester had one hundred and forty; Danvers nine; Cambridge seven; and York, Maine, five. With the exception of Danvers, it was said at the time that the citizens living in the towns through which the road was to pass "took no stock" in the road either actually or metaphorically. The stock was paid for in twenty dollar assessments and cost nearly four hundred and twenty dollars a share. The total cost of the road, including toll houses and two hotels was nearly half a million dollars.

The first dividend was paid in January, 1806, covering a period of nine months, and was at the rate of two dollars and a quarter a share. The second dividend, two dollars a share, was paid in July, 1806, and a third dividend of two dollars and seventy-cents a share was declared in 1807, this being the largest ever paid. In 1819, the nineteenth dividend of two dollars and fifty cents was paid, and in 1820, the twenty-



EVERETT SQUARE
Southwesterly view in 1889

second, of fifty cents. The hotels were sold in 1823, and from the proceeds the shareholders received five dollars a share. There were few transfers of stock and these were usually forced sales to settle estates. In 1814 two shares sold for sixty-three dollars each; in 1831 fifty shares brought five hundred and twenty-five dollars; and in 1841 seven shares were sold for fifty-seven cents a share. It is clear that from the beginning, the Newburyport Turnpike was never a financial success. As was the case with so many of the others, this turnpike received its mortal thrust from railroad competition.

THE STRAIGHT ROAD

In 1840 the Eastern Railroad¹ was completed to Newburyport, and the turnpike in that town and in Newbury lasted but seven years longer. The portion in Rowley, Ipswich, Topsfield, Danvers, and Peabody became free in April, 1849, and in Lynnfield and Saugus in 1852, the same year in which the Middlesex section became a public road, which made the entire road free from tolls.

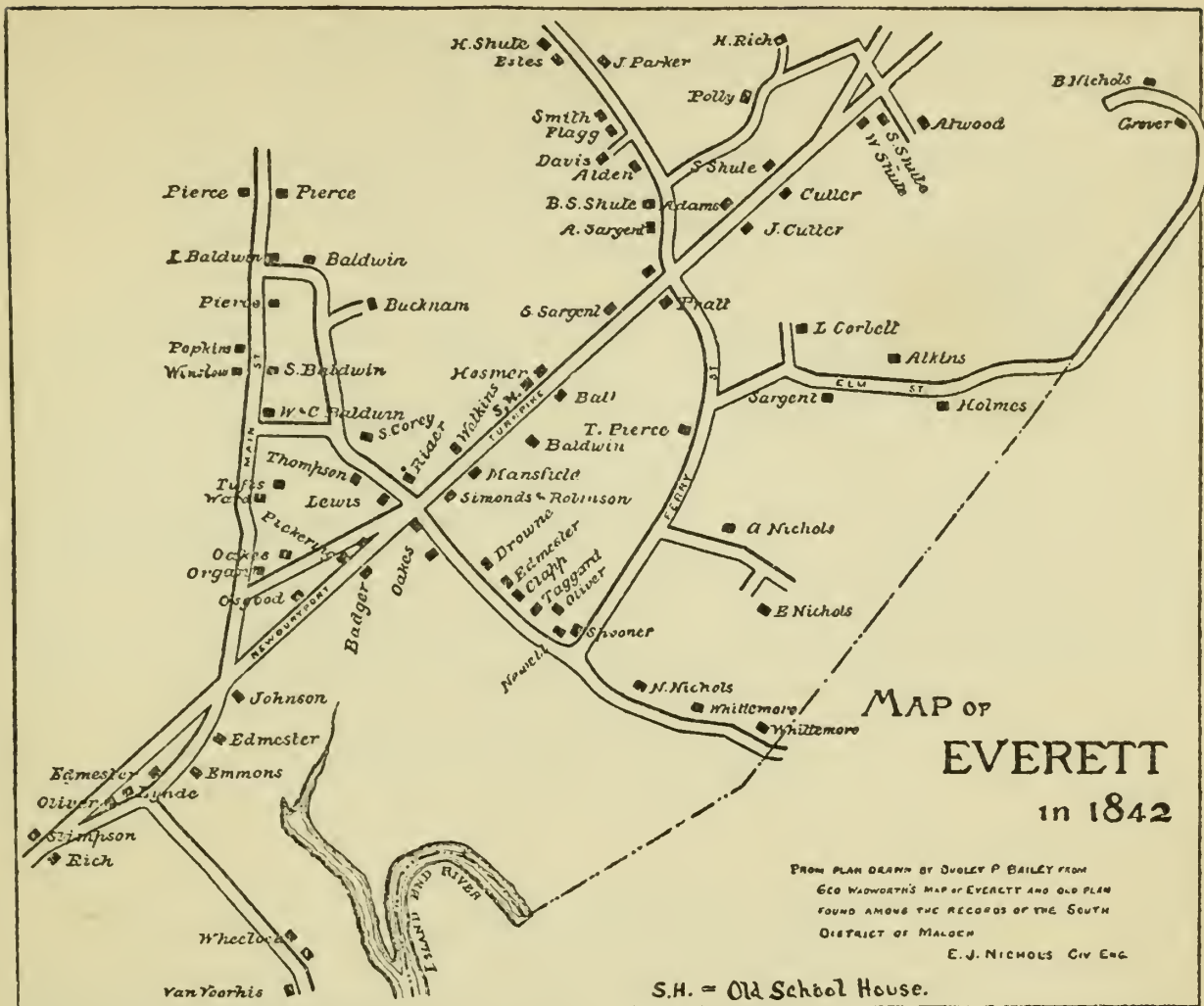
TOLLS

Three toll houses were constructed with large gates which swung across the way as reminders to the traveller that he must help pay for the road. Two of the first toll keepers were paid two hundred and forty dollars yearly and house rent, but when it was discovered that the road would not pay large dividends the pay of the toll collectors was reduced to one hundred dollars a year.

The toll rates for passing over the turnpike were twenty-five cents for one person with a carriage of four wheels drawn by four horses. Carts and wagons with two horses paid half this amount. A one-horse chaise was ten cents, and a man on horseback five cents ; cattle were one cent, and sheep and swine three cents a dozen. According to the general turnpike laws

¹ At that time the southern terminus of the Eastern Railroad was East Boston. The railroad through Everett was not completed until 1854.

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MAP OF EVERETT IN 1842

no toll could be collected from a passenger on foot ; nor could toll be collected from those going to or from public worship within the limits of any town, nor from any person passing to his daily labor or upon the ordinary business of family concerns, nor from one on military duty. Owing to the thirty-eight public roads which the turnpike crossed, it was not difficult to avoid toll, and to stop this leakage half-gates were erected. The fine for evading toll was from ten to

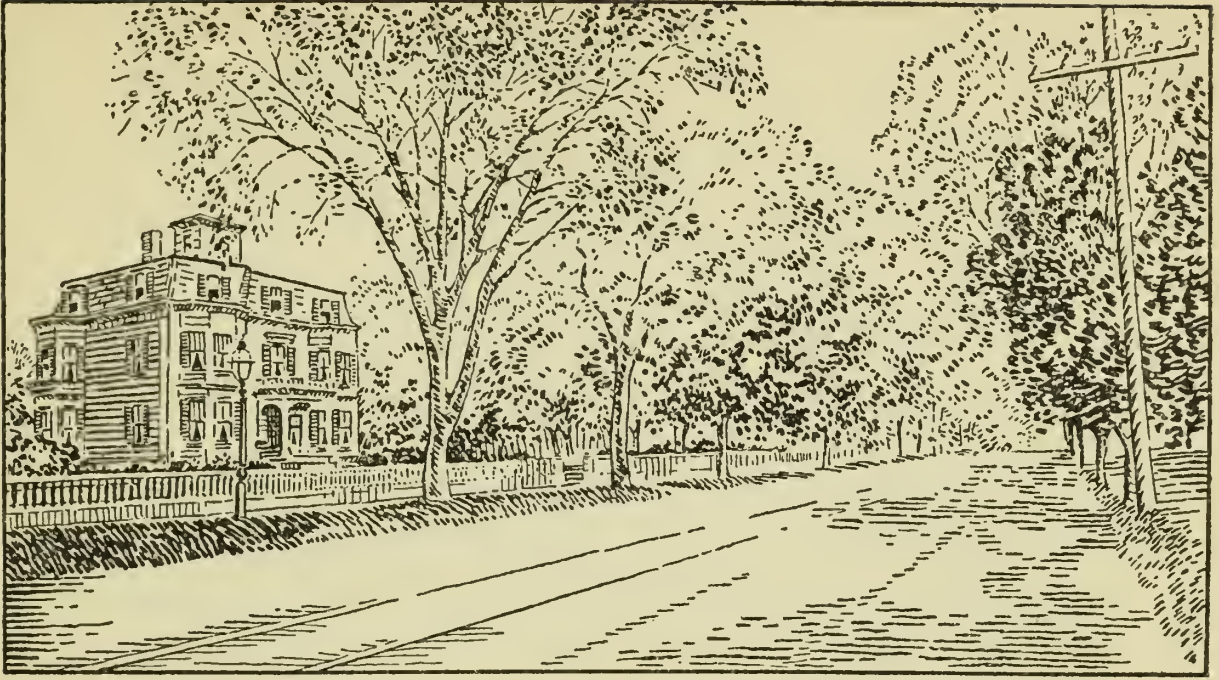
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fifty dollars. It is reported that occasionally a man was caught evading the law, but such cases were usually settled out of court as the offender was generally "a respectable citizen," in his own opinion at least.

In 1808, it was said, one of these "respectable citizens" passing on horseback attempted to evade paying toll to save the sum of five cents. When detected, he tried to pacify the toll collector by the offer of two dollars, but the toll keeper was not to be bribed. The offender wrote an appeal to the president of the corporation, in which, after offering many excuses, he begged for mercy, and after some difficulty succeeded in getting off.

STAGE COACH DAYS

The old line of mail stages started by Ezra Lunt in 1774 was succeeded twenty years later by Jacob Hale's four-horse coach. Starting from Newburyport the stage line followed the old post road which wound about from one postoffice to another, forty-three miles to Boston, and required eight hours for the trip. Later this was shortened to six hours. The Eastern Stage Company was incorporated in 1818 and had it not been for the tolls collected from this company by the turnpike corporation the road would have experienced some difficulty in paying its running expenses.



THE BARNARD HOUSE
Now the site of the Everett High School

The owners of the turnpike, realizing that the carrying of mail over their road would increase their income, sent a petition to the Postmaster General stating that the Newburyport Turnpike Corporation had built a turnpike from Newburyport to Boston, at a cost of nearly half a million of dollars, "generally supposed to be the best in the United States, by which they had shortened the distance between these towns about eight miles. By the present route six hours are required for the passage of mail, by the Turnpike it can be done in four," and Congress finally ordered that the United States mail be carried over the turnpike.

The great ridges at Topsfield were trying to horses

THE STRAIGHT ROAD

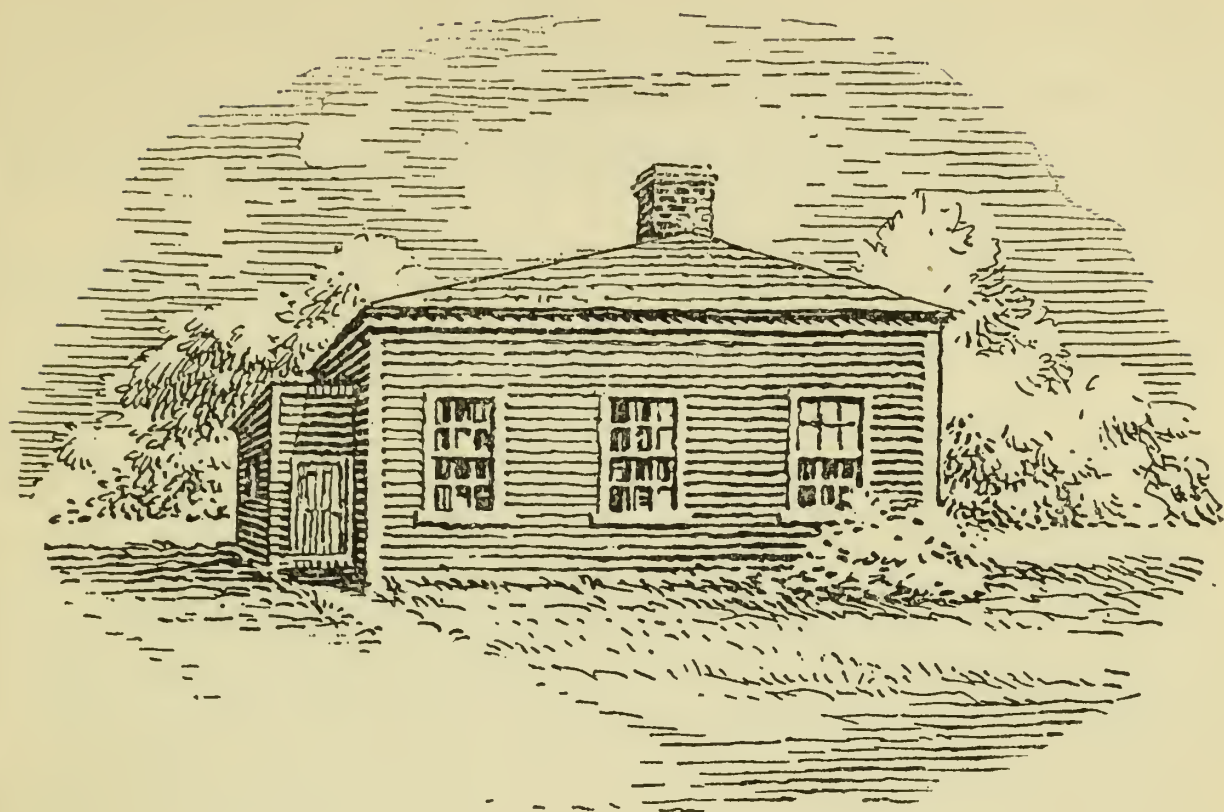
and dangerous to passengers. Accidents were not uncommon, and we are told that some of the best stage drivers of the day refused to drive coaches over the road. The stage that carried "the great eastern mail" at first turned off at Topsfield for Danvers and Salem, later it followed the "air line" to Boston. This coach ran light. In the ordinary coach there was "always room for one more," but in the mail coach only four passengers were allowed to be carried. The fare from Boston to Newburyport was two dollars by the ordinary stage, but by the mail stage the fare was fifty cents more. Drivers of the stages, to be accommodating, often carried parcels, but after some owner of parcels had tried to collect damages from the company for parcels which had been lost, this practice was expressly prohibited by vote of the company.

The Eastern Stage Company prospered and paid good dividends. In 1825, it owned two hundred and eighty-seven horses, thirty-five coaches and twelve chaises. The stables and workshops were located in Newburyport. Wolfe Tavern was purchased by the company in 1828 and became its headquarters.

THE TURNPIKE AS A MILITARY ROAD

Though the Newburyport Turnpike was not in existence until long after the close of the American Revolution there can be no doubt but that the land

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SOUTH DISTRICT SCHOOLHOUSE

Everett's first school building; built in 1800 on what is now the north corner of Hancock Street and Broadway

over which it was made was used in the Indian Wars and during the Revolution by Colonial and American troops. And during the War of 1812 the road itself must have been used by American soldiers when our sea coast towns were menaced.

During the Civil War, as at no other time in its history, did the Turnpike, especially on the plain at Lynnfield near the Great Pond (Suntaug) witness such large gatherings and so much intense earnestness of human masses. The plain became, under the name of Camp Schuyler and Camp Stanton, a training

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place for "Boys in Blue." Regiment after regiment organized, trained and marched off to war, until nine regiments and four batteries had gone from this field to the front.

From South Malden, boys eager to serve trudged the dusty miles to these camps to enlist, some to return crest-fallen because they were not accepted, but later with renewed courage sought other camps and with slips of paper in their shoes on which were written the figures 18, these seventeen-year old youngsters solemnly declared they were "*over* eighteen," and won the chance to serve.

In the Spanish American War days the Fifth Massachusetts Volunteer Infantry twice marched the length of that part of the turnpike which is in Everett, and amongst the many Everett men in that regiment was Captain Willis W. Stover, commanding officer of Company A of Charlestown, and First Sergeant E. Leroy Sweetser, of Company L, of Malden.

In 1917, the Eighth Massachusetts Infantry with Company B of Everett, Captain Lewis P. Sawin, commanding, mobilized on the old Civil War Camp-ground at Lynnfield. The site was not new to them, for in previous years during extensive maneuvers in Essex County they had used the same camping place.

This old turnpike road has known the tramp of many soldiers, the rattle of army wagon, field gun and caisson, the clank of sabre, as well as the tread

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THE ALONZO H. EVANS HOUSE

Corner of Broadway and Hancock Street, taken down in 1926

of the grim parson's horse, the clatter of the doctor's chaise on an errand of mercy in the dead of night, the plodding of oxen and creak of wagon, the swaying stage with its passengers and sack of United States mail; and now the stream of nearly countless automobiles.

They said the turnpike was a failure, but a road could not be a failure that connected the communities of Boston and Newburyport, that served their people as well as those of the towns and farms that lay in its

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length of thirty-two miles, and under all of the varying conditions of human life.

THE TURNPIKE IN EVERETT

When the Newburyport Turnpike was completed there still lived in South Malden citizens who had taken prominent and honorable parts in the American Revolution. None of these lived on the turnpike or on any road that later became a part of it, for no such road existed at the time, but these men used, lived upon, and served the very soil from which it was created.

Captain Benjamin Blaney who commanded the Malden company that marched at the Lexington Alarm, lived on the north side of Chelsea Street near the South (later Everett) Spring. His house was standing and occupied until a few years ago. And with Captain Blaney on the nineteenth of April, 1775, marched Sergeant Nehemiah Oakes, Drummer Winslow Sargent, Naler Hatch, Daniel Waters, Stephen Payne, Jr., and many others who served as courageously as they.

Naler Hatch was a master mariner before the Revolution. He was commissioned a captain in Colonel Gardner's regiment in May, 1775, and his son, Naler Hatch, Jr., served as a fifer in his company. On June 17, 1775, the company of Captain Hatch was stationed at Beacham's Point, while their comrades

FIVE DOLLARS REWARD!

The Proprietors of the Boston, Salem & Newburyport MAGNETIC TELEGRAPH.

Having been subjected to great expense and inconvenience, in consequence of the frequent interruptions of their business, occasioned by the breaking of caps, and other injuries wantonly committed on the same, therefore,

The above Reward will be paid to any person who will furnish such information as will enable me to prosecute and convict any person or persons who may be detected in wantonly or maliciously injuring any of the wires, glass caps, or other fixtures of the said Telegraph, by *throwing of stones or otherwise*; and all persons who have been guilty of so doing, are hereby cautioned against a repetition of the offence, as they will, in case of detection, be prosecuted to the utmost extent of the law.

PARENTS would do well to caution their Boys, in relation to this matter, as most of the injury is believed to have been caused by them, without any consideration of the consequences.

C. H. HUDSON, Superintendent.

Newburyport, August 1st, 1848.

REPRODUCTION OF AN EARLY TELEGRAPH POSTER

From an original now the property of Wilmot R. Evans

of Gardner's regiment participated in the battle and Colonel Gardner was mortally wounded. "Here they were joined on the morning of that day by Captain Blaney's militia company. From this spot the whole eventful scene was in view, and the advance and retreat of the contending forces, and all of the details of the conflict were discernible."

An earthwork had been thrown up at Beacham's Point, commanding the landing place, and another,

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to command the road from Penny Ferry, was constructed near the junction of Main and Bow Streets. Captain Hatch and his company remained on duty at these points throughout the siege of Boston.

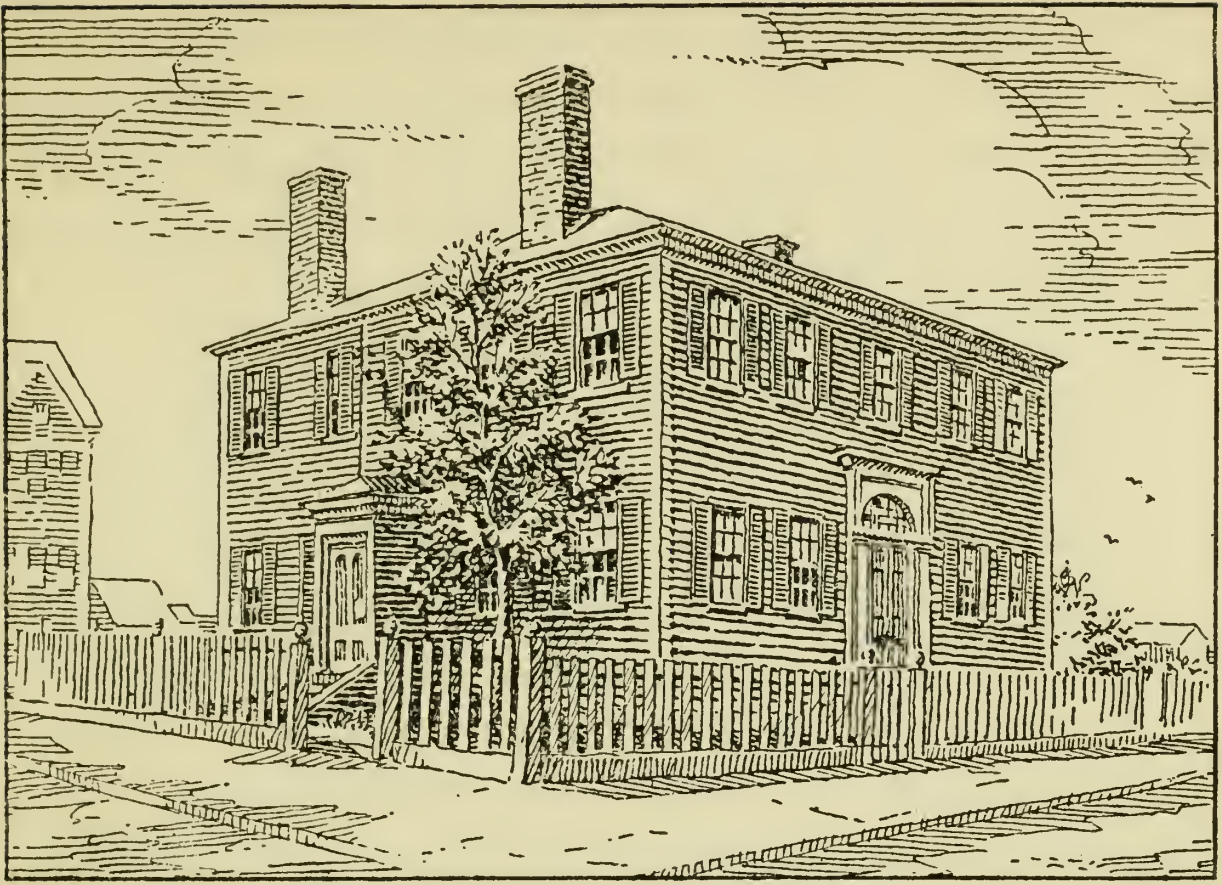
Colonel John Popkin, who lived in the South Parish (later South Malden) parsonage which was on Main Street, served in the American Army throughout the war. Following his military service he became an inspector of customs in Boston.

Captain Jonathan Oakes commanded a merchant vessel before he was twenty. During the Revolution he commanded various ships and captured valuable prizes. He retired from seafaring life about 1796 and became prominent in town affairs, having been chosen representative to the General Court twelve times.

Captain Daniel Waters, who was among those who marched with Captain Blaney at the Lexington Alarm, was a mariner. In 1777, he was appointed a Captain in the United States Navy and led a busy life capturing and being captured only to escape again. After the war he returned to his farm in Malden.

And here too, was Captain Nathan Nichols, a shipmaster, who at the age of ten watched the progress of the Battle of Bunker Hill from what is now the Everett shore. He and his descendants have been prominent in Malden and Everett affairs from that day to the present.

THE STRAIGHT ROAD



THE CAPTAIN THOMAS OAKES HOUSE

This house once stood on the present site of the Wilmot R. Evans House now owned and used by the City of Everett. It was moved to Chestnut Street many years ago, remodelled, and is now known as The Hall

No doubt these men who had seen and done so much discussed the building of the great straight road from Newburyport to Boston and wondered what new “contraption” would come next. They may have visioned something of the future; possibly as elderly men they thought their new country was “going to the dogs.” It can be easily imagined that those amongst them who had followed the sea would, if possible, view with astonishment, the sight of ocean steamships tied up at Beacham’s Point.

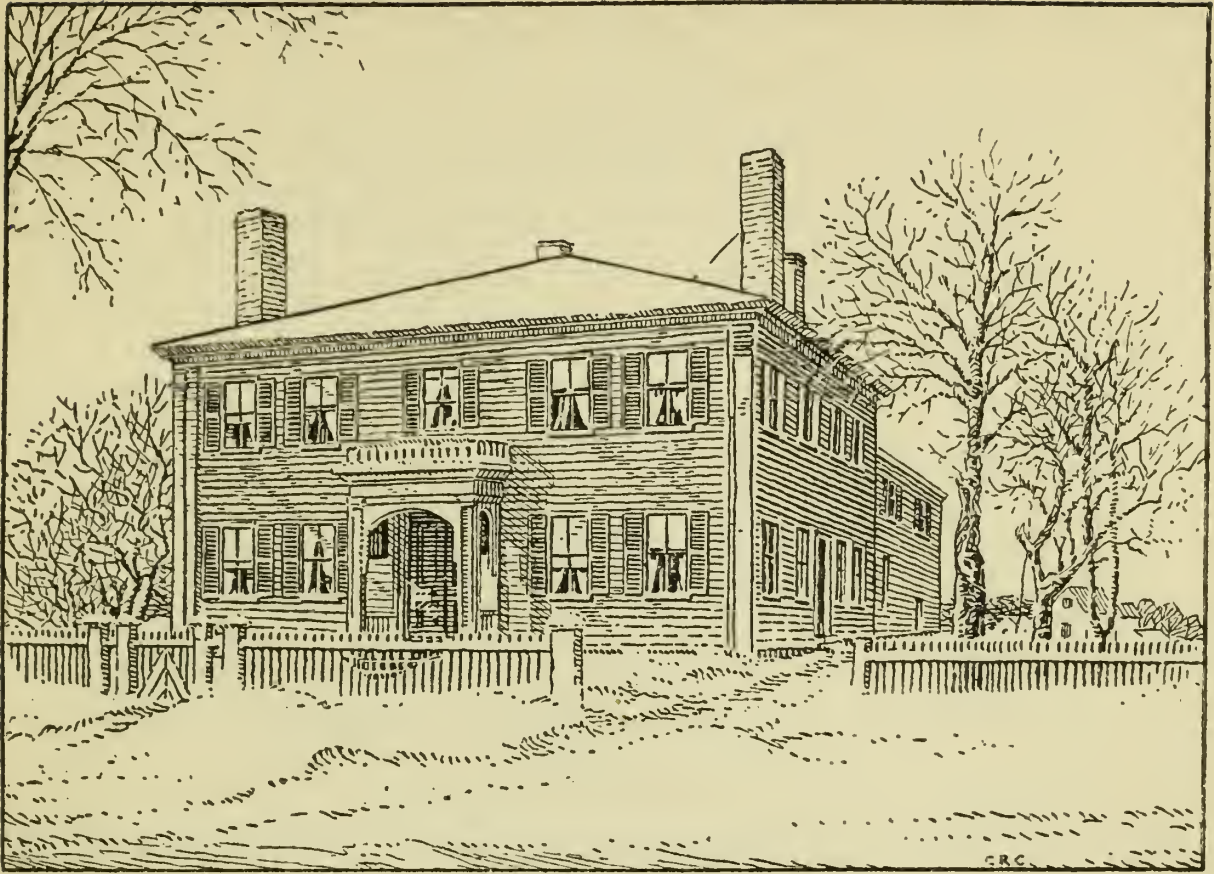
THE STRAIGHT ROAD

Francis B. Wallis in his "Reminiscences" tells us that in 1835 South Malden was composed of less than fifty houses. After leaving Malden Bridge the first house on the left of the Newburyport Turnpike was occupied by Samuel S. Sargent, afterwards known as "The Freeman's Inn." It stood where the brick poor house, belonging to the City of Boston, stood until it was taken down to make room for the Boston Elevated Railway. The next house, at the corner of Chemical Lane, was that of Captain Stephen Stimpson, grandfather of General E. Leroy Sweetser.

The third house, which was opposite Captain Stimpson's, was owned and occupied by Joshua Rich, assistant toll keeper for many years, presumably at Malden Bridge. Next on the same side was the Flagg house, and beyond it was the fine old house of Seth S. Lynde. Beyond these was an old red house built in colonial times, and once owned and occupied by Thomas Lewis, merchant, of the firm of Thomas Lewis and Sons, owners of Lewis Wharf, Boston. In later years this house was the home of Timothy C. Edmes-ter. Then came the Osgood house on the west side of the Turnpike about midway between the railroad bridge and Everett Square.

The eighth house from Malden Bridge was that of James Pickering the grandfather of Albert N. Parlin, recently deceased, whose splendid generosity made possible the Frederick E. Parlin Memorial Library

THE STRAIGHT ROAD



DEACON CALVIN HOSMER HOUSE

Broadway, nearly opposite the Parlin School, built about 1805

which now stands on the site of the Pickering house. The next house was that of John Lewis, son of Thomas Lewis, before-mentioned. This delightful old mansion stood in the center of a large lot of land forming the corner where now stands the Odd Fellows Building. Across the way at the south corner of Chelsea Street was the house of Uriah Oakes. A small shoe shop formed the exact corner which was later altered and occupied as a grocery. This was known for many years as Oakes Corner.

At the north corner of what is now Norwood Street stood the Rider house which afterward came into

THE STRAIGHT ROAD

possession of the Whittemore family. Mr. Rider had a house-paper manufactory which stood near the present site of the Congregational Church. He also owned a one story building where Kimball's Drug Store now stands, where he and his son "opened oysters which they dragged out from Boston in a hand cart." The next house stood on the east side of the road where Mansfield Street now is and was the home of Zachariah Mansfield. Nearly opposite on the site of the present City Hall was the house of James Watkins. Half way up the hill in the rear of the spot where now stands the Universalist Church was the homestead of Thomas Sargent. On the north corner of Hancock Street stood South Malden's only schoolhouse. Later this became the site of the home of Everett's first mayor, Hon. Alonzo H. Evans. Next beyond on the same side was the house of Elisha Webb, and later for many years the home of Calvin Hosmer. This house is still standing though unoccupied. Across the road from the Hosmer house, where now stands the former home of Wilmot R. Evans, owned and used by the city, was the house of Captain Thomas Oakes. This house was moved to Chestnut Street and eventually made into a six family apartment house now known as The Hall.

Mr. Willis did not venture in his description beyond the "hill-top," but it must be remembered that in those days beyond the "hill-top" was pretty

THE STRAIGHT ROAD

far into the country where lived the Sargents, Shutes and Cutters, all early and well-known residents of Malden and Everett.

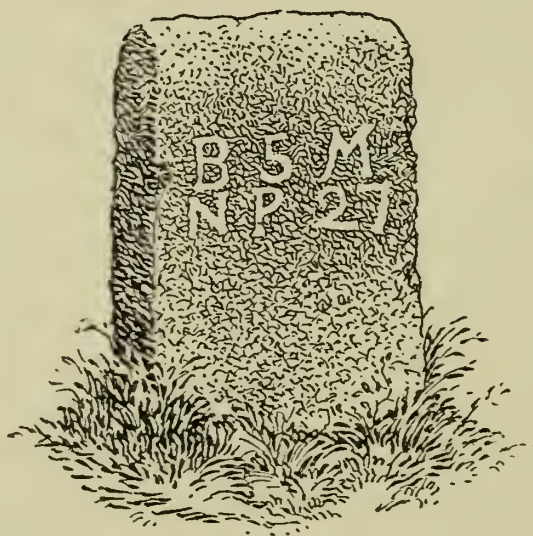
Years ago Everett boys interested in the heroes of pugilism had this conundrum which amused them greatly. "Why is Jim Corbett like the Newburyport Turnpike?" they would ask, and when the listener "gave up" the reply was "Because it hits Sullivan square in the neck." In those days the turnpike as such did not mean much, for the greater part of its length was resting, grass-grown between stage coach days and the days of the automobile to come. Besides, Everett was beginning to grow and Broadway, from the Square to the top of the first hill a good dirt road lined with magnificent elms, sounded rather grand. For many years the most exciting event that happened on Broadway was the weekly parade of cattle from Saugus to Brighton and return with two men attendants frantically waving sticks and roundly cursing venturesome or frightened strays who sought to wander from the straight path to the slaughter house. At least one youngster was glad the cattle could not understand what the men said.

When car tracks were laid on Broadway in 1887, and horse cars began to jingle up and down its length, the old road shook off the comfortable lethargy of its peace and beauty and assumed a metropolitan air. Some may remember the extra men and horses sta-

THE STRAIGHT ROAD

tioned at Mansfield Street that “hooked on” to outward bound cars, helped them over the hill and then slowly made their way back to the starting point. These cars were the descendants, as it were, of the gaily painted stage coach with four straining horses, filled with passengers and distant three hours and more from a snug fire and steaming meal in the Wolfe Tavern in Newburyport.

One hundred and twenty-five years ago there was unbounded enthusiasm and there was contention concerning this road; it had its “ups and downs” both physically and financially, but now modern science has given the old straight road the place it deserves, a place undreamt of by those who conceived it.



MALDEN MILESTONE

Milestones were placed the entire length of the west side of the turnpike.
Some of these may be seen today

BANKING IN THE UNITED STATES

IN 1804, many people of Massachusetts still expressed values in pounds, shillings, and pence. Twelve years before, silver dollars and fractional silver currency had been authorized and issued, but there was still much English coin as well as coin of many other countries in circulation.

At the close of the Revolution, there were not more than three or four well established and sound banks in the United States, so that the organization of a National institution which should be practically the representative of the Federal Government was desirable. The First United States Bank was organized in 1791 with a capital of \$10,000,000 and given a charter for twenty years. It made the currency of the country more stable and supplied much needed note currency and forced many state banks to redeem their circulating notes on demand. Throughout its history it maintained itself in a strong position. But there had been opposition to this bank from the first and when its charter expired in 1811, Congress declined to renew it. This was unfortunate for the reason that the War of 1812 was on the point of breaking out and the Government more than ever

BANKING IN THE UNITED STATES

needed a strong financial institution. Conditions became so bad that the organization of a new Bank was discussed and in 1816 The Second United States Bank was chartered. This bank was in most respects like the first, but with a capital of \$35,000,000, and, like its predecessor, fell into difficulties because of political opposition and after twenty years a re-charter was refused.

During the life of The Second United States Bank and the years following it, the various States experimented with many kinds of banking systems. One of the most conspicuously successful was the so-called New England system. The practice that made this system successful was the voluntary, prompt method of the redemption of State Bank notes.

Following the discontinuance of the Second United States Bank there came the severe panic of 1837. There was a gradual improvement in banking methods between 1840 and 1860. In 1840 the government established the Independent Treasury System, but this first attempt was short lived the act being repealed in 1841. It was revived, however, and made permanent in 1846 and continued until 1920 when the Federal Reserve Banks took the place of the Sub-Treasuries. At the opening of the Civil War there were more than 1600 kinds of bank notes in circulation. Counterfeits were so numerous as to cause constant annoyance, loss and lack of confidence.

BANKING IN THE UNITED STATES

National Banks were established in 1863 when the Government was having serious trouble in meeting the enormous expenses of the Civil War. Both the notes of State Banks and the various issues of the United States Government were in a deplorable condition. Gold was at a premium. In 1866 a law went into effect imposing a ten percent tax on State Bank notes which stopped their issue and gave National Bank notes the importance intended. The National Banking Act, amended from time to time in minor particulars, has remained fundamentally unchanged except for the modifications made by the establishment of the Federal Reserve System in 1914, and the McFadden-Pepper Act recently passed.

The purpose of the Federal Reserve System may be read in the title of the act by which it was established :

“An Act to provide for the establishment of Federal Reserve Banks, to furnish an elastic currency, to afford means of rediscounting commercial paper, to establish a more effective supervision of banking in the United States, and for other purposes.”

All National banks are required to be members of the Federal Reserve Bank in their district, and eligible State banks may become members with the approval of the Federal Reserve Board.

The Everett National Bank is a member of the Federal Reserve Bank of Boston, and through this membership receives the great benefit that must

BANKING IN THE UNITED STATES

accrue from connection with the largest and strongest central banking system in the world. This Federal Reserve System of twelve banks and their branches and the Federal Reserve Board rendered incalculable services to the United States and its Allies during the World War,— services so great that probably the war could not have been financed without it.

The McFadden-Pepper Act has made important changes in the National Banking Laws which not only strengthen the National Banks of the United States but broaden their opportunity for service.

By the side of the Newburyport Turnpike (Broadway) at the corner of Cottage Street, the Everett National Bank first opened its doors on Saturday, December 20, 1919. Its immediate success, and rapid growth during its first seven years has demonstrated the appreciation of the people of Everett for the service and soundness of a National Bank.

The men who are responsible for the policies and management of this bank are genuinely interested in sound banking and in the welfare of the City of Everett. They are grateful for the loyalty of thousands of depositors, and they are justly proud of the new bank building which will enable the bank to give them better service, and which is just what it was meant to be, a credit to the City of Everett, the Everett National Bank, and the old straight road on which it stands.

OFFICERS AND DIRECTORS
THE EVERETT NATIONAL BANK
EVERETT, MASSACHUSETTS



GENERAL E. LEROY SWEETSER
President of the Everett National Bank

THE
EVERETT NATIONAL BANK
EVERETT
MASSACHUSETTS, U. S. A.



OFFICERS

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DANIEL R. W. MURDOCK, *Vice-President*
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